

Certificate of Notice Page 1 of 4  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 18-04427  
Castro, Francisco §  
§  
§  
§  
Debtors(s) §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court  
219 S. Dearborn Street  
7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at

10:30 a.m. on November 15, 2018  
in Courtroom 744, U.S. Courthouse  
219 S. Dearborn St., Chicago, IL 60604

Date Mailed: 10/16/2018

By : /s/ Joseph A. Baldi

Trustee

Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

Castro, Francisco

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Case No. 18-04427

Debtors(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION

The Final Report shows receipts of	\$	5,000.00
and approved disbursements of	\$	30.00
leaving a balance on hand of:	\$	4,970.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Attorney for Trustee, Fees: Baldi Berg, Ltd	\$ 1,551.00	\$ 0.00	\$ 1,551.00
Total to be paid for chapter 7 administrative expenses			\$ <u>2,801.00</u>
Remaining Balance			\$ <u>2,169.00</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$49,856.97 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.4 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 5,558.28	\$ 0.00	\$ 241.81
00002	Capital One Bank (USA), N.A. by	\$ 2,059.08	\$ 0.00	\$ 89.58
00003	Capital One Bank (USA), N.A. by	\$ 760.97	\$ 0.00	\$ 33.11
00004	American Express Bank FSB c/o Becket	\$ 854.60	\$ 0.00	\$ 37.18
00005	UNITED STATES DEPARTMENT OF	\$ 38,966.02	\$ 0.00	\$ 1,695.19
00006	Department Stores National Bank c/o	\$ 1,658.02	\$ 0.00	\$ 72.13

Total to be paid to timely general unsecured creditors \$ 2,169.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Joseph A. Baldi

Trustee

Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Francisco Castro  
 Debtor

Case No. 18-04427-TAB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: cshabez  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 7

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db	+Francisco Castro,	4200 N. Troy Street,	Chicago, IL 60618-2414
aty	#+Baldi Berg, Ltd.,	20 N. Clark Street,	Suite 200, Chicago,, IL 60602-4120
26865013	American Express National Bank,	c/o Becket and Lee LLP,	PO Box 3001,
	Malvern	PA 19355-0701	
26998626	Department Stores National Bank,	c/o Quantum3 Group LLC,	PO Box 657,
	Kirkland, WA	98083-0657	
26878460	UNITED STATES DEPARTMENT OF EDUCATION,	CLAIMS FILING UNIT,	PO BOX 8973,
	MADISON, WI	53708-8973	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26831825	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 17 2018 02:13:37
	Capital One Bank (USA), N.A.,	by American InfoSource LP as agent,
	Charlotte, NC	28272-1083
26799453	E-mail/Text: mrdiscen@discover.com	Oct 17 2018 02:15:39
	Discover Bank,	
	Discover Products Inc,	PO Box 3025, New Albany, OH 43054-3025

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Joseph A Baldi on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com  
 Joseph A Baldi, Tr jabaldi@baldiberg.com, jibaldi@iq7technology.com  
 Joseph A Baldi, Tr on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,  
 jibaldi@iq7technology.com  
 Joseph A Baldi, Tr on behalf of Attorney Baldi Berg, Ltd. jabaldi@baldiberg.com,  
 jibaldi@iq7technology.com  
 Michael J Gunderson on behalf of Debtor 1 Francisco Castro bankruptcy@chicago.com,  
 lopez@gundersonfirm.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6